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PTO/SB/08A (08-03)

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Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	<b>10/047,917</b>
				Filing Date	<b>January 14, 2002</b>
				First Named Inventor	<b>Thad Kroon</b>
				Art Unit	<b>3696</b>
				Examiner Name	<b>Frantzy Poinvil</b>
Sheet	1	of	3	Attorney Docket Number	<b>34250-1213</b>

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
		5,237,159	8/17/93	Stephens et al.	
		5,677,955	10/14/97	Doggett et al	
		5,679,938	10/21/97	Templeton et al.	
		5,691,524	11/25/97	Josephson	
		5,703,344	12/30/97	Bezy et al.	
		5,801,366	9/1/98	Funk et al.	
		5,848,400	12/8/98	Chang	
		5,920,847	7/6/99	Kolling et al.	
		6,059,185	5/9/00	Funk et al.	
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		10/302,745	11/20/02	Templeton et al.	
Examiner Signature	/Frantzy Poinvil/			Date Considered	07/04/2009

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				Art Unit	<b>3696</b>
				Examiner Name	<b>Frantzy Poinvil</b>
Sheet	2	of	3	Attorney Docket Number	<b>34250-1213</b>

[illegible]

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Sheet	3	of	3	Attorney Docket Number	34250-1213
<b>OTHER REFERENCES</b> <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>					
		Disclosure under 37 C.F.R. 1.56 dated June 3, 2009, filed for Serial No. 10/047,917.			
		Piskora, Beth. "Three big check acceptance companies sign up with fledgling verification outfit," American Banker, New York, NY, Jan. 30, 1996. Vol. 161, Iss. 19. (3 pages).			
		Kumar, Ashok & Motwani, Jaideep. "Reengineering the lending procedure for small businesses: a case study". Work Study. London. 1999. Vol. 48, Iss. 1. (11 pages).			
		Morrison, Jeff. "Introducing C.A.R.T. to the forecasting process," The Journal of Business Forecasting, Spring 1998, pp. 9-12.			
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